



Order Filed on August 31, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Lakeview Loan Servicing LLC serviced by Flagstar Bank  
FSB

In Re:  
Timothy M. Myers dba Area 51 Lawn and  
Landscaping, LLC,  
  
Debtor.

Case No.: 22-12461 ABA

Adv. No.:

Hearing Date: 8/9/2022 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 31, 2022**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Timothy M. Myers dba Area 51 Lawn and Landscaping, LLC

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing LLC serviced by Flagstar Bank FSB, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 516 Elm Avenue, Audubon, NJ, 08106, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 8, 2022, Debtor is due for the May 2022 through August 2022 post-petition payments for a total post-petition default of \$15,944.70 (4 @ \$3,988.94, less suspense \$11.06); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$15,944.70 to be received no later than September 9, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2022, directly to Secured Creditor's servicer, Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** the provisions of this Order with respect to regular monthly payments extends through the terms of the bankruptcy case; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.